

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20-22489-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Gomez
aka Ricardo Gomez-Sanchez
66 Texas Rd
Monroe, NJ 08831-9655

Lidia E. Gomez
aka Lidia Esther Gomez, aka Lidia E
Marte, aka Lidia Marte, aka Lidia Gomez,
aka Lidia Esther Marte
66 Texas Rd
Monroe, NJ 08831-9655

Social Security No.:
xxx-xx-2649

xxx-xx-6210

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 4/6/21
Time: 02:00 PM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)
Edward Hanratty, Debtor's Attorney

COMMISSION OR FEES
fee: \$2184.98

EXPENSES
expenses: \$202.34.

If this is a chapter 13 case, the fees and expenses awarded:

- ☐ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☒ will reduce the amount to be paid to general unsecured creditors under the plan as follows: **TO PAY DEBTORS ATTORNEY FEES**

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: March 5, 2021

JAN:

Jeanne Naughton
Clerk

In re:
Ricardo Gomez
Lidia E. Gomez
Debtors

Case No. 20-22489-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 05, 2021

User: admin
Form ID: 137

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Total Noticed: 59

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655 |
| 519016159 | ACURA FINANCIAL SERVICE, PO Box 65507, Wilmington, DE 19808-0507 |
| 519016161 | ++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE, 201 Little Falls Dr, Wilmington, DE 19808-1674 |
| 519016162 | AMEX DEPARTMENT STORES N, PO Box 8218, Mason, OH 45040-8218 |
| 519016163 | AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999 |
| 519064596 | + Cenlar, FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 519016179 | EQUIFAX, Equifax Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241 |
| 519016180 | Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037 |
| 519016181 | FIRSTMARK/SLF V - 2015, 121 S 13th St Ste 201, Lincoln, NE 68508-1911 |
| 519027256 | + GS2 Grantor Trust 2016-A, Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522 |
| 519016185 | KOHL'S/CAPONE, N56 RIDGEWOOD DR, Menomonee Falls, WI 53051 |
| 519016189 | NEW JERSEY DIVISION OF TAXATION, 50 Barrack St Fl 9, Trenton, NJ 08608-2006 |
| 519016190 | NEWREZ C/O PHH MORTGAGE SERVICES, PO Box 5452, Mount Laurel, NJ 08054-5452 |
| 519076213 | NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826 |
| 519016191 | SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229 |
| 519016193 | SLC STUDENT LOAN TRUST, PO Box 15316, Wilmington, DE 19850-5316 |
| 519070733 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 519016198 | TransUnion, TransUnion Consumer Solutions,, PO Box 2000, Chester, PA 19016-2000 |
| 519016199 | USAA SAVINGS BANK, PO BOX 47504, San Antonio, TX 78201 |

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Mar 05 2021 20:46:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Mar 05 2021 20:46:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519016160 | Email/Text: backoffice@affirm.com | Mar 05 2021 20:47:00 | AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 519018523 | Email/Text: ebnbankruptcy@ahm.honda.com | Mar 05 2021 20:46:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 519023810 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Mar 05 2021 20:45:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 519016164 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 05 2021 22:06:32 | BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016165 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Mar 05 2021 22:06:27 | CAPITAL ONE BANK USA N, 15000 Capital |

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| | | | One Dr, Richmond, VA 23238-1119 |
| 519016167 | Email/Text: clientservices@credit-control.com | Mar 05 2021 20:46:00 | CENTRAL LOAN ADMIN & R, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 519016166 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 05 2021 22:07:52 | CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032 |
| 519016168 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 05 2021 22:07:52 | CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016169 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 05 2021 22:05:35 | CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 519016170 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Mar 05 2021 20:46:00 | COMENITY BANK/TREK, PO Box 182789, Columbus, OH 43218-2789 |
| 519016171 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Mar 05 2021 20:46:00 | COMENITYBANK/NY&CO, PO Box 182789, Columbus, OH 43218-2789 |
| 519016172 | Email/PDF: pa_dc_ed@navient.com | Mar 05 2021 22:06:33 | DEPT OF ED/NAVIENT, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 519016173 | Email/Text: electronicbkydocs@nelnet.net | Mar 05 2021 20:46:00 | DEPT OF EDUCATION/NELN, 121 S 13th St, Lincoln, NE 68508-1904 |
| 519016174 | Email/Text: DMCCO.VBASPL@va.gov | Mar 05 2021 20:47:00 | DEPT OF VETERANS AFFAI, PO Box 11930, Saint Paul, MN 55111-0930 |
| 519016175 | Email/Text: bankruptcynotices@devry.edu | Mar 05 2021 20:46:00 | DEVRY UNIVERSITY INC, 1200 E Diehl Rd, Naperville, IL 60563-9347 |
| 519016176 | Email/Text: mrdiscen@discover.com | Mar 05 2021 20:45:00 | DISCOVER FIN SVCS LLC, PO Box 15316, Wilmington, DE 19850-5316 |
| 519016177 | Email/Text: mrdiscen@discover.com | Mar 05 2021 20:45:00 | DISCOVER FINANCIAL SER, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 519016178 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 05 2021 22:05:34 | DSNB/MACYS, PO BOX 8218, Mason, OH 45040 |
| 519016186 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 05 2021 22:06:42 | MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218 |
| 519023366 | Email/Text: mrdiscen@discover.com | Mar 05 2021 20:45:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 519025411 | + Email/Text: DSLBKYP@discover.com | Mar 05 2021 20:46:00 | Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925 |
| 519016182 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Mar 05 2021 20:45:00 | GM FINANCIAL, PO Box 181145, Arlington, TX 76096-1145 |
| 519016183 | Email/Text: sbse.cio.bnc.mail@irs.gov | Mar 05 2021 20:45:00 | INTERNAL REVENUE SERVICES, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519016184 | Email/PDF: ais.chase.ebn@americaninfosource.com | Mar 05 2021 22:06:25 | JPMCB CARD, PO Box 15369, Wilmington, DE 19850-5369 |
| 519016187 | + Email/PDF: pa_dc_claims@navient.com | Mar 05 2021 22:07:43 | NAVIENT, 123 S Justison St, Wilmington, DE 19801-5363 |
| 519016188 | Email/Text: ext_ebn_inbox@navyfederal.org | Mar 05 2021 20:47:23 | NAVY FEDERAL CR UNION, PO Box 3700, Merrifield, VA 22119-3700 |
| 519020649 | + Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Mar 05 2021 20:44:00 | Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961 |
| 519066821 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 05 2021 22:06:32 | Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541 |
| 519064857 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 05 2021 22:06:32 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541 |
| 519016192 | Email/PDF: Citi.BNC.Correspondence@citi.com | | |

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| | | Mar 05 2021 22:06:42 | SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283 |
| 519016194 | Email/PDF: gecsedl@recoverycorp.com | Mar 05 2021 22:05:14 | SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015 |
| 519016195 | Email/PDF: gecsedl@recoverycorp.com | Mar 05 2021 22:06:23 | SYNCB/ASHLEY HOMESTORE, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 519016196 | Email/PDF: gecsedl@recoverycorp.com | Mar 05 2021 22:06:23 | SYNCB/CARE CREDIT, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 519066220 | Email/Text: ebn_bkrt_forms@salliemae.com | Mar 05 2021 20:47:00 | Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319 |
| 519076760 | + Email/PDF: gecsedl@recoverycorp.com | Mar 05 2021 22:06:23 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519017860 | + Email/PDF: gecsedl@recoverycorp.com | Mar 05 2021 22:07:33 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519016197 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 05 2021 22:06:42 | THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 519068407 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Mar 05 2021 22:06:40 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519017220 | | Lidia Gomez |
| 519049218 | *P++ | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2021 at the address(es) listed below:

| Name | Email Address |
|------------------|---|
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |

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Edward Hanratty

on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com
bkyecf@rasflaw.com;legerman@rasnj.com

Lauren Moyer

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company
lmoyer@mwclaw.com, nj-ecfmail@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7